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**Black political power and its impact on federal housing subsidy Program 235 (I)
in Charlotte, North Carolina**

by

Terry Leon Bellamy

A thesis submitted to the graduate faculty
in partial fulfillment of the requirements for the degree of
MASTER OF COMMUNITY AND REGIONAL PLANNING

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1. INTRODUCTION

Objective of Research

The research deals with the federal homeownership program and the politics that surround the subsidized production of these homes. The major objective is to determine the impact of Black political strength on the provision of homeownership for low and moderate income Black households. Housing market models based on the stimulated reconstruction of individual behavior have proven to be weak predictors of housing market performance, while failing to provide information of relevance to political decision makers. Instead of assuming that housing is produced in response to aggregate individual demand in a direct fashion, the purpose of my analysis is to identify the political institutional context which shapes the production and distribution of federal homeownership programs among Black households, particularly with respect to the Black political impact on this institutional context.

Research Problem

Black Americans, particularly those living in urban cities, have little or no opportunity to own their own homes. The opportunities for Blacks are circumscribed by social inequalities in which they must live and their options are restricted thus preventing them from being easily located from living in neighborhoods and housing within their communities. So, the opportunity for Blacks to buy is limited, so are their chances of moving into genuinely satisfactory neighborhoods and housing milieus in which they might be able to break the cycle of dissatisfaction.

There are additional problems. Urbanism magnified all the problems that were inherent in small-town America, it also created new problems and new ways of life, mores,

and customs. Urban America atomized the individual and isolated him. It created conformity, a quest for community, more efficient use of time, new social values, and a concern with security, safety, and the opinions of others. Confronting society as a whole were slumism, a desire for skills, rise in crimes, unemployment, inadequate housing, overt discrimination and prejudice, and a rise in the demand for goods, services, and welfare. This demand for new services overwhelmed most governments of the central cities, which could not provide the schools, water supply, parks, hospitals, utilities, and adequate housing needs to service a growing population.

Thus, urban Black America with its numerous and complex problems, with its enchantments and lure of a better life, had added to it a new element, Black Americans, in increasing numbers that multiplied each problem and magnified racial tensions and antagonism.

The benefits of homeownership have not been equally available to all groups of Americans. One identifiable group not equitably represented among the nation's homeowners is lower-income families. There are several reasons why Blacks are underrepresented in the ranks of homeowners. One reason is income. Blacks are disproportionately represented among lower-income families. As of 1975, for example, less than a third of all Blacks earned as much as the median income a year. By contrast, nearly three of every five white families were at or above that income level. Forty-five percent of all Black families had annual incomes of less than \$5,000 (US. Department of Labor, 1975).

But poverty is by no means the sole reason why Blacks are so grossly underrepresented among the nation's homeowners. One reason why many Blacks are not

homeowners is the unavailability of mortgage money to them. Even those who do own their own homes often have purchased them without benefit of a mortgage. Minority buyers who have obtained mortgage financing are more likely to have two or more mortgages, small mortgage amounts, short terms, and high interest rates, as compared with their white counterparts (U.S. Department of Labor, 1975).

A second reason is that, through the persistence of discriminatory housing practices, minorities have been largely excluded from areas where most houses are being built. Eighty percent of all new housing is built in suburban parts of metropolitan areas, but Blacks are confined to the central cities. The confinement of Blacks to central cities has meant that their homeownership has come about chiefly through the "filtering process," by which central city housing, abandoned by families who move to the suburbs, is made available for purchase by those who remain. While some "filtered-down housing" is undoubtedly of good quality and sometimes available at appealing prices, the process has severe limitations. As one study has pointed out:

One of the limitations of the filtering concept is the fact that the very bottom of the barrel, the broken-down housing which is beneath any reasonable standard of appropriateness, continues to stay on the market (Sternlieb, 1972).

Thus, the exclusion of Blacks from suburban areas where the great majority of new housing is being built has meant that they have had little alternative but to live in overcrowded, substandard housing in segregated older neighborhoods. This has been true regardless of income. "Within the poverty category, the proportion of Blacks and other minorities in substandard housing was more than twice the proportion among whites." (Sternlieb, 1972). A more recent study found that housing and neighborhood environment

conditions are consistently inferior for Blacks as compared to Whites holding income constant. In fact, the study found, "black households with incomes of \$10,000 to \$11,999 seemed to fare worse than white households with lower incomes" (U.S. Commission on Civil Rights, 1973).

During the decade of the 1960s, the federal government took increasingly forceful legal steps to end housing discrimination and eliminate race as a factor that determines where people will live. In 1962, President John Kennedy issued an executive order prohibiting discrimination in housing provided under federally assisted programs (Executive-Order 11063, 1962). Two years later, Congress enacted Title VI of the Civil Rights Act of 1964, prohibiting discrimination in the operation of all federally assisted loan and grant programs, including those related to housing. In 1968, Congress acted again by passing a federal fair housing law, which provides: "It is the policy of the United States to provide within constitutional limitations, for fair housing throughout the United States." And later in 1968, the Supreme Court held that a provision of an 1866 civil rights law "bars all racial discrimination, private as well as public, in the sale or rental of property.

The federal effort to deal with the problem of income as a bar to decent housing antedates the advent of fair housing laws by about 25 years. In 1937, Congress enacted the low-rent public housing program providing federal subsidies in the form of annual contributions to meet the housing needs of those who cannot obtain housing through the ordinary channels. In 1961, a second program was enacted, Federal Housing Administration 221(d)(3), providing subsidies in the form of below market interest rates. In 1965, Congress passed the Rent Supplement Program, providing for assistance payments to landlords on behalf of low-income families. In 1968, Congress enacted a fourth program, called FHA 236,

which provides subsidies in the form of interest reduction payments to mortgage lenders on behalf of the landlord to reduce the rents to a level within the means of lower-income families.

These four lower-income housing programs have one important element in common; they all deal mainly with rental housing. Thus, while they afford disadvantaged families the opportunity to live in decent housing, they do not offer the benefits and particularly the psychological benefits of homeownership.

In the 1968 legislation, however, Congress turned in a different direction by enacting the first large-scale program of homeownership for lower-income families. This program, called FHA 235(i), provides subsidies in the form of interest reduction payments to mortgage lenders on behalf of lower-income purchasers to enable them to purchase and own their own homes (United States Commission of Civil Rights, 1973).

The 235 program, unlike most of the rental housing programs, is free to operate anywhere, without regard to the desires of particular communities. Hence, communities could effectively exclude lower-income housing by the simple expedient of failing to adopt a "workable program." Section 235(i), by contrast, operates free of such local government veto power, restricted only by zoning and other land use requirements imposed by local law. Section 235(i) is considered an effective instrument for meeting the key objectives of federal homeowners programs.

- (1) The revised Section 235(i) program was implemented in January 1976; a further set of revisions was enacted in February 1978. The program is now limited to new construction of substantially rehabilitated units. Like its predecessor, the new program involves a combination of FHA mortgage insurance and subsidy payments. The purpose of the program is to insure loans to make homeownership available to low to moderate income families

by providing monthly interest reduction payments to lenders on behalf of lower income families.

The major inadequacies encountered so far in the execution of this program have stemmed mainly from either poor administration by HUD or the inherently higher risks of investing capital in housing for relatively low-income households in relatively deteriorated areas. This, however, presents the problem of adequately providing decent privately owned housing for low-income groups who are located in deteriorated areas (Aaron, 1970).

Census data and other sources of information offer evidence that race is related to household characteristics. In the 1970 census data, it was revealed that Blacks still complete fewer years of formal education, are employed in more unskilled jobs, and live in more substandard housing than whites.

In the twentieth century, American cities have been characterized by residential stratification along socioeconomic class lines. From time to time, the separation of socioeconomic groups in society as a whole and, in the cities in particular, has been challenged and impugned. To avoid confusion, it is useful to differentiate issues of class from those of race. Recently, for example, discussions of the urban crisis and the relationship of cities and suburbs have tended to confuse issues of color and class that are essentially separable.

Undoubtedly, socioeconomic and racial movements in the population do at times converge. During and after two world wars, large numbers of migrants to the central cities were not only poor but Black. Nevertheless, for an understanding of social stratification in urban areas ranking groups on the basis, generally, of income, education, and occupation, it

is necessary to differentiate between race and class, and sometimes even between different parts of the country.

. . . . the net effect of economic factors in explaining (racial) residential segregation is slight. Clearly, residential segregation is a more tenacious social problem than economic discrimination. Improving the economic status of Blacks is unlikely by itself to alter prevailing patterns of racial residential segregation. (Leggett, 1972.)

Moreover, it follows that, without measures to reduce racial discrimination, housing assistance for low-income families could tend to increase segregation. One effect of housing subsidies may be to increase the mobility of lower income White families and enable them to emulate the segregated residential patterns characteristic of middle and high income Whites. Likewise, if racial discrimination and any other race-connected factors that affect housing choice were removed, segregation along economic lines could still persist.

Black disadvantages in educational attainment, in occupational achievement, and in income, accounts for only a small amount of the observable segregation in housing practice. The web of discrimination is a principal factor underlying racial segregation. The Blacks have sharply limited options with respect to housing choices.

The implementation of federal housing policies to a great extent shows the Congressional involvement in the policy making process. The vital role of the legislature in national politics requires that Blacks strive to influence its activities and the manner and extent of its response to their efforts to increase Blacks' subordinate status. Milton Morris notes, with this recognition, "Black political activities have been directed at influencing the decision making process in Congress through traditional lobbying techniques and through

increasing the number of Black members of that body or at least members sympathetic to the interests and aspirations of Blacks” (Morris, 1975).

Within recent years, Blacks have encountered some success in bringing before the Congress issues of great importance to them and in securing some favorable responses. On issues directly related to the civil rights of Blacks, the Congress has responded, albeit reluctantly, with a series of Civil Rights Acts starting in 1957. After more than a decade of piecemeal legislative responses, basic statutory protection of Blacks against the more blatant and damaging forms of racial discrimination has been secured. This situation has not come about easily, however, and the experience of Blacks in the legislative arena demonstrates starkly both the peculiar capacity of the Congress to resist demands for significant change through legislative action and the specific problems the efforts encounter.

Black politicians are coming to power at a time when the central city is falling apart. They are assuming positions that are losing power in view of the rising need for federal assistance to cities and states. They are coming to power just as the urban crisis is peaking. Not only are they expected to devise solutions and solve problems that will avert the impending crisis, they must also deal with the problem of Black political coherence.

The solution to housing problems for Blacks lies in the hands of elected officials at all levels -- state, local, and federal-effectively to provide adequate housing. Politics today, and particularly politics in Black communities, has produced an opportunity for more potential candidates who want to deal with the problems this country faces. Blacks are just beginning to establish politics that address the issues of redistribution of wealth in America and proportional representation in government for all easily identifiable groups. The decision of

where federal housing money goes is not in the hands of the voters but in the hands of elected officials with the help of social activist and minority community action groups (e.g., SCLC, NAACP, PUSH).

The assumption can be made that socio-economic factors involved in the production and distribution of federal housing (costs, location, mortgage money) will always point to the political strength of minorities in a given region.

2. LITERATURE REVIEW

The housing problem through its role in the crisis of the cities and its relation to inequalities and urban unrest represents a central issue in the contemporary America scene of turmoil, tension, and pressures for change. Nathaniel Keith, a leading authority on National Housing Policy (1973) states that since 1933, there has scarcely been a session of Congress without controversy and debate on the housing problem. And in the communities there has been continuous conflict about what housing to build for whom and where.

Out of these controversies a substantial national housing policy and national housing program has developed over the years. Yet the absolute accomplishment of these efforts in meeting the housing crisis is small when measured against the dimensions of the needs aggravated by massive population growth and massive migration of poor Whites and poor Blacks from rural areas to the cities (Keith, 1973).

In the depression era of the mid-thirties, Franklin D. Roosevelt raised the concern: "One-third of a nation ill-housed." Today, in a national economy surpassing the trillion-dollar a year level, the best that can be said is that only one-fifth of the nation is ill-housed. And that one-fifth is in the ghettos, the urban blighted areas, and the rural pockets of poverty.

Data from the United States Bureau of the Census on Housing indicate that having ownership is lowest among the nation's low-income families.

The Associate Director of the Bureau of the Census writes in the Review of Housing Characteristics for the Department of Housing and Urban Development that through the persistence of discriminatory housing practices, low-income families have been largely excluded from areas where most houses are being built. The confinement of low-income

families to the central areas of large cities restricts their opportunities to obtain decent housing and to become homeowners.

To what extent have housing policies by the federal government sought to cope with this problem? This is the central question. But first I will explore a more general question: for whom have the bulk of federal housing policies been designed? Who pays and who benefits from federal subsidies?

Michael Stegman (1972) writes that subsidy programs have been created by Congress to increase employment, encourage housing production, and to provide decent housing for lower income families. In establishing housing subsidy programs, Congress has stated its intent only in general terms and without a detailed description of the expected results. The subsidy programs have been justified not only on specific economic grounds, but by the nation to the extent that they would benefit disadvantaged members of society. Daniel R. Mandelker calls attention to the extent of subsidies in his statement:

Subsidies have been used throughout the history of the United States as tools of public policy to achieve specific economic objectives. Congressional studies estimated that the current gross budgetary costs of the federal subsidy program exceed one hundred billion dollars of the nation's total debt. Information of distribution of these funds are needed to assess the real purpose of the entire program. (Mandelker, 1973)

For more than 30 years, the Congress of the United States has been trying to reach the national housing goal of "a decent home and a suitable living environment for every American family." For most Americans, that goal has been achieved in the form of good housing in neighborhoods of their choice. It has been realized primarily by using a variety of conscious Federal policies. These have been aimed at harnessing the energies and resources of private enterprise for the purpose of bringing homeownership within the means of the

great mass of Americans. The policies have included such devices as establishing a nationwide network of low-interest credit for mortgage lending institutions, tax incentives to encourage homeownership, and Federal insurance and guarantees of home mortgages. Largely through Federal involvement in housing and home finance, low-income families have remained the non-homeowners.

But the national housing goal has not been achieved for all Americans nor have the benefits of homeownership been made equally available to all. For the nation's poor, decent housing often has been beyond their means. For many of the Nation's Black families, the factors of race and ethnic origin have been as devastating as economic in denying them the benefits of decent housing or opportunities to exercise housing choice. As of 1970, nearly two out of every three White families owned their own homes, but only two out of every five Black families were homeowners. For this group of Americans the national housing goal remains largely a shadowy slogan without substance (Mandelker, 1973).

Over recent years, the Federal Government has increasingly directed its attention toward meeting the problem of housing discrimination and inadequate housing for lower-income families. In 1962 President Kennedy issued Executive Order 11063 which prohibited discrimination with respect to federally assisted housing. In April 1968, Congress enacted a federal fair housing law prohibiting discrimination in approximately 80 percent of the nation's housing. And two months later, the Supreme Court of the United States held that an 1866 civil rights law, enacted under the authority of the 13th amendment, prohibited racial discrimination in all housing, private as well as public. While these laws afford full legal protection against housing discrimination, lack of vigorous enforcement has substantially reduced their effectiveness. Race and ethnic origin still determine where people may live.

Edward C. Banfield writes:

To a large extent . . . our urban housing problems are like the mechanical rabbit at the racetrack which is set up to keep just ahead of the dogs no matter how fast they may run. Our performance is better and better, but because we set our standards and expectations to keep ahead of performance, the problems are never any nearer to solution . . . (Dye, 1973).

Since shelter involves the largest immediate capital cost of any personal commodity except for the very rich, the potential supporters of effective government housing programs might seem to comprise all households. But events have shown that there are likely to be political differences between those households which can readily afford the capital cost and those which cannot. Similarly, there is likely to be political division between those households which have relative freedom of choice as to the location and character of their homes and those which do not, for economic or racial reasons. There also are relics of American folklore which can still evoke positive or negative political responses in relation to housing; the tradition of making your own way and the Puritan ethic that the poor deserve only poor housing are examples. These also have been translated at times into political slogans that federal intervention in housing is “socialistic,” a threat to “the American way of life,” and also a threat to “the American free enterprise system.”

The political forces which have shaped housing and community development activities over the past two decades and the federal involvement therein stem mainly from three points of reference: first, public demands and sentiments; second, the impact of the latter on Congressional political alignments; and, third, the attitudes, response and leadership of the Executive Branch of the various types of government (local, state, federal). As noted in Dye (1973), styles of Black politics have been changing rapidly in recent years. In the past, these changes reflect the massive migration of Blacks from the rural south into northern

metropolitan slums, but they reflect equally the differing perspectives of successive generations of Blacks.

Electoral Politics

The political style that we have labeled "Uncle Tom" politics has been well-described by Dwaine Marvick:

Traditionally, Negro civic leaders occupying symbolic positions of respect were 'tapped' by leaders in the White community as contact points. The influence of such 'annointed' figures often depended more on their near monopoly over liaison channels to all important White communities' decision makers than on any spontaneous following within the Negro community which they might have generated. Undertakers, insurance men, bankers, teachers, a few professional men, above all, ministers of Negro churches; these were the men who traditionally were treated as spokesmen for their local Negro communities. Accommodationist, conservative, dignified, personally successful men: they have been for more than half a century the prime models for Negro children' asking to be shown local 'men of influence.' (Marvick, 1965)

The increase in Black voting populations in urban cities and the increase in Black voter registration in the United States have brought about a gradual modification of Black electoral strength in both North and South and have gradually improved the bargaining position of Black leaders. Blacks no longer found it necessary to depend exclusively upon white goodwill; and the expanded Black electorate provided a new political instrument and gave rise to an "organizational style" of Black politics.

The impact of Black electoral activity may be viewed first in broad symbolic terms and then in relation to policy processes affecting the lives of individuals at the local and national levels. Extensive participation by Blacks in virtually all aspects of political life by itself constitutes an important gain in view of the historical attitudes of both Blacks and

Whites toward political participation. The earlier exclusion of Blacks from political activity was, for both races, a glaring symbol of Black inferiority or second class status. Elections of Black councilmen, sheriffs, mayors, and state and national legislators undoubtedly constitute strong symbolic assurance of progress toward full inclusion into the political community (Morris, 1975).

The electoral process does not guarantee to any portion of the electorate a clear, direct impact on the policy making process and it is even less likely in the case of Blacks. As a minority with some interests not generally shared by the dominant group, Blacks face particularly formidable obstacles in seeking to achieve their basic goals through electoral activity. However, the experience to date suggests that while they cannot realistically expect spectacular or rapid results, the electoral process indeed provides opportunities for some influence. This influence can be expected to grow as the level of participation increases and as the Black subculture becomes increasingly sophisticated in devising tactics to maximize its impact.

Political Protest

The poor lack not only money but power. Low income political groups may be thought of as politically impoverished. In the bargaining arena of city politics the poor have little to trade. Protest has come to be an important part of the politics of low income minorities. By attempting to enlarge the conflict and bring outside pressures to bear on their concerns, protest has developed as one tactic the poor can use to exert power and gain greater control over their lives. Since the sit-in movement of 1960, Black civil rights strategists have used protest to bring about political change, and so have groups associated with the war on

poverty. Saul Alinsky's Industrial Areas Foundation continues to receive invitations to help organize low income communities because it has demonstrated that it can mobilize poor people around the tactics of protest.

The Harlem rent strikes of 1963 and 1964, organized by Jesse Gray, a dynamic Black leader who had been agitated about slum housing for more than fifteen years, organized tenants in approximately 150 Harlem tenements. Following the march on Washington in August, 1963, the rent strikes played on the liberal sympathies of New Yorkers who were just beginning to reexamine the conditions of New York City slums.

The rent strikes did not succeed in obtaining fundamental goals. Most buildings in which tenants struck remained in disrepair, or deteriorated even further. Protest as a political tactic is limited because protest leaders must appeal to many invisible constituencies at the same time. Protest is considered as a "poor man's weapon": as time changes the political challenge changes.

Political Representation

According to Milbrath, (Milbrath and Goel, 1977)running for public office ranks highest among the various participatory activities in which one can engage. It is extremely significant that at this level Black peak political activity has been effective. As yet, a relatively small percentage of the total population is engaged in this form of participation; nevertheless, the increase in recent years has been dramatic. Between 1964 and 1980 the number of Blacks serving in the United States House of Representatives increased, the number of state legislators from 94 to 239, and the number of Black mayors from 29 in 1968

to 168 in 1978. Altogether, in 1980 there were 914 or more Blacks holding elective public office in 44 states and the District of Columbia compared to about 320 in 1964.

The politics of the congressional committees which deal with substantive housing matters may often be a politics of group leadership. When Senator Edward Brooke of Massachusetts was first elected to the Senate in 1966 and assigned to the sub-committee of the Senate Banking and Currency Committee that has jurisdiction over housing matters, he did not show a strong interest in the housing field. Events, however, conspired to motivate his interest, and to catapult him into a leadership position on housing, and especially on public housing legislation.

Senator Brooke (Mandelker, 1973), after visiting local public housing in his home state, was moved to greater interest such that his concern is reflected as follows from the Housing Act:

- a. In order to enable public housing agencies to provide housing within the means of families of very low income to provide improved operating and maintenance services, the secretary (of HUD) may make, and contract to make, annual rental assistance payments to public housing agencies with respect to any low-rent public housing project.
- b. The amount of the annual payment with respect to any dwelling unit in a low-rent housing project shall not exceed the amount by which the rental for such unit exceeds one-fourth of the tenant's income.

The role of the "organizational style" of Black politics is to secure elective office in return for efforts in delivering Black votes. The role of the Black political machine in the rise of Black elected officials is not altogether clear. In some cases these machines facilitated election of Blacks by (1) providing the organizational framework within which Black politicians operated (thus avoiding debilitating political fragmentation common in cities

without such machines), (2) helping to mobilize the otherwise largely apathetic Black population through the organizational resources of the machine as well as the incentives (patronage) powers, (3) providing a ready mechanism through which Blacks could have a voice, albeit a limited one, on the white-controlled city government. The overall role of the machine is to use the vote as weapon to receive the valuable payoffs through tradeoffs, politically. (Dye, 1973)

Disadvantaged Black masses provide a pool of support for a machine style of politics that relies upon personal and material rewards. The organizational style of Black politics does not stress "racial" issues but instead concentrates its attention on material rewards. Edward C. Banfield and James Q. Wilson (1963) write of the style of Congressman William L. Dawson of Chicago:

Dawson provides an excellent example of how Blacks can be co-opted into inactivity. Dawson surrendered far more than he has obtained for the Black community. What Dawson obtained were the traditional benefits of the big-city political machine: low paying jobs for a lot of followers, political intervention with police and with bail bondsmen, social workers, housing officials, and other bureaucrats whose decisions can affect a poor constituent's life; and a slice of the "melon" in the form of public housing projects, welfare payments, and the like.

President of NAACP, Benjamin Hooks, gave significant glimpses of his view of future urban and metropolitan policies and their relationship to electorate positions:

Let's face it. Most Americans today are simply fed up with government at all levels. They will not and should not, continue to tolerate the gap between promise and performance.

Local government is the government closest to the people and more responsive to the individual in a far more intimate way in Washington can ever be. (Jordon, 1980)

A considerable part of the political activities of Blacks has been directed toward the executive branch of government. The rationale for this focus is obvious because the Presidency, and the bureaucracy within its jurisdiction, are vital elements in the policy process. However, the assumed strength politically lies in the hands of the absolute Black voters' state and local government. Clearly, the Presidency is vital to the aspirations of Blacks for policy change, Morris (1975) notes, although a president constantly ascertains interest his rank as far as effective legislature policies for Blacks are relatively low at the Federal level.

Federal Housing Programs

Federal housing programs are not a significant force in providing homeownership opportunities for low-income households. It must be acknowledged, of course, that not all of HUD's programs were intended to serve this income class. Certain programs designed to serve low- and moderate-income households, however, do not help lower income groups. Specific examples include (Downs, 1972):

- Section 221(d)(2) was designed potentially to serve low-income households, but most participants are middle income at slightly lower levels than for Section 203(b).
- Section 223(e) was also designed to help lower income groups. In fact it mostly helped moderate incomes, although it does help some lower income households.
- Section 235(i) was designed to help lower income families, but it has virtually disappeared. The little Section 235(i) activity presently underway is not going to middle-income households.

While homeownership is less prevalent in central cities, Federal Housing Administration activity, in contrast, is concentrated there and is increasing. Although these indications show a positive response by the Federal Government to the needs of urban areas, it should still be recognized that overall FHA activity has declined in recent years.

Housing legislation of the 1960's took an evolutionary approach toward meeting the nation's housing needs. New emphasis was placed on providing housing to the poor and the Blacks. Instead of relying upon revising the financial mechanisms, as in the 1950s, the government embarked on direct and indirect subsidies. It also added new emphasis to the goal spelled out in the 1949 Housing Act of providing a "decent home and a suitable living environment" for all Americans.

The principal feature of the Housing Act of 1961 was the subsidized, below-market interest rate mortgage insurance program to assist rental housing for moderate income families, known as Section 221(d)(3). Not only was the new program an interest subsidy program, it also was a direct loan program. Since private lenders would not make mortgage loans at below-market interest rates, the funds were provided through the purchase of the originator's mortgage by the Federal National Mortgage Association under its special assistance functions. The chief beneficiaries of this program were chosen by local housing authorities but the incomes were below the amounts necessary to meet rental requirements in decent, new unsubsidized private housing (U.S. Department of Housing and Urban Development, 1974).

It should be noted that the interest subsidies did not replace the earlier trend toward liberalized, albeit unsubsidized, mortgage programs. The Housing Act of 1961 amended the

Section 221 mortgage insurance program, which until that time had been directed to those families displaced by Governmental action such as urban renewal, to provide more liberal terms and to broaden the program to apply to low and moderate income families generally.

In the Housing Act of 1964, the Urban Renewal statute Section 312 was amended to authorize a new program of 20-year, 3% loans to property owners or tenants in urban renewal areas to finance rehabilitation required to make the property conform to the local housing code or to carry out the objectives of the urban renewal plan.

Two additional subsidy programs were enacted by the Housing Act of 1965 to provide housing for families eligible for regular public housing through the utilization of privately owned housing. These programs also served to avoid a growing stigma in communities which had begun to attach to the concentrations of public housing. Both programs permitted broader dispersal of the very poor among varied income groups.

One of these programs was the rent supplement program under which Federal payments were made to meet a portion of the rent of certain low income families in privately owned housing built with FHA mortgage insurance assistance. Each tenant must pay one-fourth of his income for rent. The program was originally proposed for middle income families but the Congress quickly altered it to make it apply only to low income families.

The Housing Act of 1965 also authorized the Section 115 program, providing for the use of urban renewal capital grant funds for limited grants to low income owners of homes in urban renewal areas to pay for necessary repairs and rehabilitation.

A very limited program of homeownership subsidies was introduced in 1966 with enactment of Section 221(h). It authorized 3% mortgage loans to non-profit sponsors who

would buy and rehabilitate at least four homes, for subsequent resale to low income home purchasers. The low income home purchaser would also receive a 3% mortgage (via the Federal National Mortgage Association special assistance program).

Perhaps the major reason why the housing laws developed as they did has been the complexity and multiplicity of housing program objectives: economic growth, community growth, assisting the poor, furthering civil rights, and so on--all added one on the top of another to each individual housing program. While reflecting the complexity of the problems involved, in some instances those multiple programmatic goals have been conflicting ones (U.S. Department of HUD, 1974).

By the end of the 1970's there were three main housing programs: section 8 low rent public housing for the poorest, Section 236 for renters with slightly higher income and the Section 235(i) "homeownership for the poor" program, serving a still slightly higher income group. Urban renewal, while a broader program, was also producing housing, albeit largely for much higher income groups. The largest is the Section 502 programs of the Farmers Home Administration within the Department of Agriculture, providing "235-like" (Aaron, 1970) subsidies for new homes in rural areas.

By the end of the 1970's all of the major programs had run into serious problems of one sort or another. Most visibly, scandals had occurred in several areas, particularly among Section 235(i) existing homes. Inexpensive houses of low quality were bought by real estate speculators who made cosmetic improvements and then bribed FHA inspectors to certify that the houses were meeting the quality standards of the program (U.S. Congress, 1975).

The homes were sold to eligible families whose mortgages were insured by the federal government. Often the homes soon needed major repairs which the new owners could not afford. When this happened the rational decision for the owner was frequently to abandon the house. In effect, the owner would behave as if he or she were a renter, treating the \$100 "down payment" as a security deposit and ignoring the minuscule equity built up in the home in the first few months of the 30-year mortgage.

The subsidy formula inadvertently compounded the problem. It diminished the incentive for many buyers to be concerned with quality. They were required to pay 20% of their income or the amount need to amortize the mortgage at 1% whichever was higher. For those paying by income, an increase in house price whether representing higher quality or not, did not affect their payment but simply raised the subsidy. This threw more of the burden of making the program work on HUD staff and less on market forces, and probably contributed to the program abuses. In addition, the formula was perverse when operating cost increased. The family receiving the maximum subsidy, paying off the mortgage at 1%, had to meet cost increases from its own resources, while the higher income families paying 20% of income would have the subsidy raised to cover all cost increases until the 1% limit was reached.

Section 235(i) has been trying to reach an income group that had not been participating in the new home market to any sizable extent. To date it has not succeeded, but the approach embodied in the program has attracted attention as a means of assisting "middle income" families and stimulating the home building industry. In mid 1980, the Carter administration proposed to convert most of the unobligated Section 235(i) budget authority to such a middle-income subsidy by raising the sales price limit to \$60,000, and either eliminating the income limit altogether or raising it to 120% of the area median (about

\$24,000 nationally). If the program were approved by Congress, it would leave funds for only about 18,000 homes in the lower-income "revised" program, in addition to the 50,000 approved so far.

The administration's proposal stems from concern about output and employment in home building, at least as much as from the sense that "middle-income" families, however defined, are being priced out of the market of homes. Given these goals, an income-related subsidy such as Section 235(i) would be the least expensive means of achieving them. Since the subsidy falls as income rises, young upwardly mobile families could be assisted at fairly low cost over a few years until their incomes increased to the point where they were no longer entitled to assistance. The effect has in fact been happening in the original Section 235(i) program.

Section 235(i) does not represent the first federal program aimed at stimulating homeownership for lower-income families. The program was patterned after two earlier homeownership efforts, the 221(h) program, enacted in 1966, and a 1967 legislative proposal by Senator Charles H. Percy and Congressman William B. Wendall, calling for a National Home Ownership Foundation (U.S. Commission on Civil Rights, 1968).

Homeownership programs such as 235(i) have been created to deal with the problems of low-income housing. The Federal Government has taken increasingly forceful legal steps to end housing discrimination and elimination of race as a factor that determines where people live. These measures have gone far to remove the legal basis for housing discrimination, their effectiveness has been severely undermined by inadequate enforcement.

The low-income families still remain renters instead of homeowners. The first large-scale homeownership program for low-income families in the form of interest reduction payments to mortgage lenders has from the very beginning been directed to upper mobile middle-class Americans.

The Role of Black Political Power

There is wide agreement in the United States that housing is not just another economic good, but a social necessity requiring public regulation and affirmative assistance. Just as most organized groups from labor to bankers accept the need for municipal controls over housing and urban development. Using the police power to protect health, safety, and welfare, they have come also to accept Federal credit aids as essential to maintain and enlarge the production of new houses and to aid the rehabilitation of old, in order to provide an adequate supply of housing.

Under these circumstances there is little prospect that government intervention in housing will be reduced or terminated. But there is still much debate on a wide range of choices about the specific purposes and methods of housing credit aids, and about how they shall be administered and who will benefit directly or indirectly from them (Meyerson, 1962).

The problems of housing the Blacks in cities during the last decade mark a change in housing policy. The emergence of a growing Black middle class profited from the administration of homeownership programs and the decade of the 1970's marked a change in the public attitude toward civil rights as a domestic issue in the United States. The civil rights

movement along with the solidarity of the Black communities brought a period of political concessions, but the slice of the pie in federal homeowner programs remains uneven.

Black political activity involved, first, a struggle for opportunities to participate freely in the political process and, second, the development of new participatory techniques to influence the policy process when traditional techniques have been either unavailable or have proved ineffective. Scholars have attempted to describe broad patterns of Black political participation, to compare it with participatory activities of White, and to measure or speculate about its impact on Black life as well as on the political system as a whole. Results of these studies are mixed at best. They have been primarily studies which focus on limited segments of the Black subculture, employ a wide assortment of analytical techniques, and cover various time periods, so that a total picture of Black participation is extremely difficult to obtain. What emerges from these efforts often is inconclusive, conflicting, or even misleading (Morris, 1975). In this chapter an attempt is made to examine the impact of Black political participation in the hope of measuring the positive or negative impact on federal homeownership program 235(i).

Black Civil Rights

The publication in 1944 of a monumental study of American race relations by the Swedish sociologist Gunnar Myrdal marked a new departure in the history of American race relations and in scholarship on the subject. The study was significant in two crucial respects: It was the first comprehensive scholarly examination of the reality of Black oppression in America and it tore away the mantle of ignorance behind which the American society comfortably hid. Equally important, it generated a wealth of new insights into the study of race relations that have sustained decades of further research and continue even now to have a significant impact on the study of race relations. (Myrdal, 1944).

The central thesis of Myrdal's study rested on the alleged contradiction within American society between a strong commitment to democratic values on the one hand and the presence of racial oppression on the other. Myrdal saw this contradiction as a profound moral dilemma for White America and the root of our race-relations problems, noting that the "Negro Problem" was a problem at the heart of White America.

Individuals, both Black and White, had long appealed to lofty democratic and Christian principles in seeking to alleviate the suffering of Blacks. Indeed, an important segment of Black activity rested upon a firm belief in the "basic goodness" of the White American and the prospect of closing the gap between belief and practice. Myrdal's forceful and articulate assertion of this conviction considerably increased its plausibility as an approach to solving racial problems (Myrdal, 1944).

The Black Civil Rights movement was by no means a planned campaign. Memorable experiences, for example, whether they arise in the midst of an electoral campaign, in

moments of public crisis, or in the workable context of civic co-operation, are hard to plan ahead of time. They tend to be memorable because of accidental and unexpected developments. The Montgomery bus boycott of 1955 began spontaneously when a weary Black seamstress refused to yield her seat to a White. For more than a year, 17,000 Blacks refused to ride, cutting the bus line's patronage to a fourth of normal. From such unplanned rejection of roles in defiance of norms, the ten subsequent years of boycotting became a formidable political weapon for American Blacks (Brinks and Harris, 1973).

In an effort to develop a general theory of minority group civil rights, Hubert Blalock argues that discrimination is based ultimately on power relationships between dominant and subordinate groups, and that race relations can be analyzed in terms of "power contests" between racial groups. From this perspective, Blalock urges an approach to race relations that "emphasizes the utilization of power to achieve desired goals. Roucek defines power at the group level as "the sum total of all these capacities, relationships, and processes by which compliance of others is secured" (Blalock, 1967).

The power relations approach urged by Roucek and Blalock, is in many respects identical to the concept of Black power that gained popularity after 1965 and has been clearly spelled out by Stokely Carmichael and Charles Hamilton. They write about a common assumption that the racial discrimination experienced by Blacks is an indication of their lack of power in the political system, and they advocate the mobilization of individual and community resources by Blacks to maximize their influence. Similarly, Carmichael and Hamilton urge the development of group solidarity to bargain from a position of strength and to close ranks for a pluralist entry into the open society. (Carmichael and Hamilton, 1973).

The argument here is not that Blacks were passive, apathetic, and for generations unable to protest effectively because they had become enchanted with the American, Creed--alienated from American society. Probably more commonly, Black adults had never allowed themselves to become enchanted with "democracy" in the first place, so far as their own community and private lives went. (Carmichael and Hamilton, 1973).

The Civil Rights movement showed that Black America stood for a nonracial democracy; in the past Blacks had attempted to eliminate any action that might have driven the races further apart than they already were. But history shows that centuries of non-violence had brought the Black people nothing but more and more repressive legislation, and fewer and fewer rights. The active boycotts, sit-ins, and marches for civil rights during the decade of the 1960's affected the business community and the overall security of the nation. The result was additional legislation which was perceived by Whites as necessary to pacify the Black masses.

The perception of Blacks as belonging to a lower status than Whites is so deeply a part of the cultural heritage of Americans that it continues to operate even though many Whites appear to have intellectually rejected the old thesis of "Black inferiority" Recent empirical study by Angus Campbell further documents this pattern of White attitudes and clarifies the character of these attitudes.

White Americans are racists in degree. Some would like to keep the Black man in his place, send him back to Africa if necessary. Most would not go that far but many would oppose legislation that would bring Negroes closer, especially into their neighborhoods. Some White people give verbal approval to equalitarian principles as they apply to race but they are disturbed by the pace of change in race relations which they see going around them. Finally, there is a minority of the

White population who seem to have no apparent racist orientation, who are sympathetic to the various aspects of the Black protect, and in some cases contribute support to it (Campbell, 1971).

Black civil rights in American society long has been viewed as inconsistent with the ringing assertion of the Declaration of Independence that “we hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the Pursuit of Happiness." Before liberty can be granted, the human rights that Black America fought for must be enforced.

3. METHODOLOGY AND PROCEDURES

The solution to housing problems for Blacks lays in the hands of elected officials at all governmental levels: state, local, and federal. Politics today and particularly politics in Black communities have produced an opportunity for more potential candidates who want to deal with the problems this country faces. Blacks are just beginning to establish political policies that address the issues of representation in government for all easily identifiable groups. The decision of where federal housing money goes is not in the hands of voters, but in the hands of elected officials with the help of social activists and minority community action groups (e.g., Southern Christian Leadership Conference SCLC, National Association For the Advancement of Colored People NAACP).

The assumption can be made that socio-economic factors involved in the production and distribution of federal housing (costs, location, mortgage money) will always reflect political strength of minorities in a given region.

Each of the following variables is directly linked to the positive distribution of 235(i) federal homeownership program benefits. This means that negative socio-economic conditions such as discrimination in health, education, housing and basic human rights, creates the atmosphere for protest, such as the Civil Rights movement proved.

To pacify the disgruntled minority group, government at all levels created housing programs which have in the past proven to separate class by using rent subsidy for low-income Blacks and homeownership subsidy for middle class citizens.

Many professionals and non-professional minority leaders feel that Black political officials can change this uneven distribution of homeownership subsidies. But in many cases

the federal policy is created and the enforcement mechanism is carried out in a class differential way. Separation of class is then no longer a race issue, but rather an economic and political class issue.

Therefore, the general hypothesis for this study is that if there is strong Black political unity across classes then federal homeownership program 235 (i) will be distributed to low-income Black families; however, if there is Black political fragmentation then homeownership through 235(i) will occur from middle class areas and outside of low-income neighborhoods. Even though there may be Black elected officials, it is the class position and residence that indicate their commitment to Black unity as a source of political power.

Research Setting

Charlotte, North Carolina, the largest city in the Carolinas, was chosen as the focus for this study. The city is the headquarters of the state's major banking and insurance companies. Charlotte was the center of attention statewide during the civil rights era and had the highest number of Black residents in absolute numbers in the state. Politically, Charlotte leads the state in Black elected officials and local governmental heads. In the field of housing, Charlotte ranks first in the state in housing starts during the decade of the seventies. Together these conditions make an ideal city for an investigation of the relationship between the distribution of 235(i) homeownership subsidies and Black political unity.

Research Variables

A review of the literature on the problem of federal housing program, Section 235(i) subsidies and Black political influence has uncovered six factors that could explain the distribution of 235(i) subsidies in Charlotte. These factors are:

- (1) Social class of the residents and their geographic location
- (2) Racial characteristics of the residents and their geographic location
- (3) Community instability (low)
- (4) Civil Rights movement: class collaboration among Blacks and the housing concessions rendered from the civil rights movement
- (5) Government program fragmentation
 - (a) rent subsidy for lower class Blacks
 - (b) homeowner subsidy for middle class
- (6) Black political official mediation of implementation of federal policies in class differential way

The Model

The following model outlines the logic of the research exploring the relationship between the factors listed above. Urbanization in the United States has been accompanied by the residential segregation of Blacks by income classes. This residential segregation of Blacks produced geographic centers of need for basic social resources, especially housing. In response to the obvious injustice of this increasing geographic inequality Black voting and civil rights protests created social instability that threatened to upset the existing regime. In response, the federal government and its bureaucracies provided concessions. In particular housing concessions in the form of federal housing subsidies were developed and given a geographic focus on low income areas. However, the implementation of these subsidies took two forms: rental subsidies enhancing low income Black concentration and homeowner subsidies enhancing Black middle class deconcentration. Since Black leaders were predominantly drawn from the middle class the effect was that of not only spatially fragmenting the Black population along class lines, but also politically separating Black leaders from the bulk of the Black population as well.

The Method

First, the study attempts to examine the social class of residents and geographical location in order to give a picture of the class disassociation by income classes of Blacks and Whites. Also, the study examines the residential separation, not only by race but also by income. Second, the extent to which the civil rights movement was an influence on the social, economic and political conditions of Blacks, and in particular on the creation and distribution of federal housing subsidy is investigated. Third, the study, then focuses specifically on two types of housing programs designed to help low and middle income households: the rent subsidy programs for lower class households and the homeowners subsidy program (235i) for middle class households. The argument is that these programs represent a form of policy fragmentation based on class differences. Fourth, the study explores the influences, within and outside the federal government, that encouraged the distribution of federal housing subsidies. These influences will include the racial and income characteristics of the residents, the quality of the housing, and the proportion of homeownership. A longitudinal and comparative analysis for 27 neighborhoods in Charlotte will be undertaken in order to compare the distribution of rental and homeowner subsidies in different neighborhoods (e.g. Black low income, changing, White). Measurement of the relationship between the distribution of homeowner subsidies and the distribution of 235(i) subsidies by census tracts and political election districts will be used. Public records will be reviewed for information concerning ownership, sale of property, housing stats, and code enforcement problems. Information gathered on Model Cities areas and a neighborhood strategy area, from census and other reports published and non-published from Charlotte-Mecklenburg Planning Commission, Charlotte Community Development Department, and Charlotte Housing Authority will be summarized in maps and tables.

Fifth, utilizing the electoral district areas as a unit of analysis, the study attempts to indicate how the political influence of local Black leadership was fragmented in a manner that corresponded with the fragmented implementation of housing subsidies. Essentially, Black officials will be shown to be living in the new and changing middle class areas in the periphery of outside of Black electoral strength. The result is an increasing gap between the middle class leadership and a large working class electorate

4. THE HOUSING MARKET AND BLACK HOMEOWNERSHIP

Introduction

Many factors shape housing markets such as consumers' desires and prejudices, public policy, income, money markets, investors, developers, etc. Obviously, housing in Charlotte or any other area is built in response to the desires and needs of consumers, and the supply and demand principle operates but in a fragmented context of the social and institutional barriers (e.g. racial, segregation, redlining, and unavailability of federal subsidies).

In general terms, the production of housing in Charlotte-Mecklenburg in the last decade resulted from desires by many families for homeownership in a suburban setting, desires by many young and unrelated people for rental housing, and the needs of low and moderate income families for better housing.

Bernard Frieden, in an article on housing and national urban goals, reviewed the spatial aspect of this type of filtering strategy. (Bernard J. Frieden, 1977.) As large numbers of middle-income people moved from the Central City to new suburban developments, the units vacated were occupied by lower income Whites, Blacks, and other minorities. These modes led to increasing segregation of the population along racial and economic lines and left the core city with a multiplicity of unemployment, fiscal, health, education, and other problems. Other limitations of the filtering process were cited in two empirical studies, which suggest that the segmentation of local urban housing markets along racial and class lines prevent the full benefits of housing turnovers to reach the Black poor or other inner city residents. Lansing, Clifton, and Morgan provide well-documented evidence from their surveys that new construction opens up some improved housing for poor Whites, but that

Blacks improve their housing condition much less than their incomes would lead one to expect (John Lansing, Charles W. Clifton, and James H. Morgan, 1969).

Increased income has resulted both from wage increases and an increase in the percentages of households with more than one working member. Larger incomes have allowed many families and individuals greater freedom of choice as to the type and cost of housing they will purchase. On the average, the ability of Blacks to purchase quality homes and the number of homes increased in Charlotte-Mecklenburg between 1960 and 1980. In 1960, the median income of families and unrelated individuals was \$4,786 which reached \$8,319 by 1970 and \$15,869 by 1980. In terms of 1960 dollars this represents a true increase of 32.6% in median income for families and unrelated individuals.

One of the major choices for many families has been the single-family detached house in the suburbs. Table 1 shows that of the 42,863 dwelling units which were built between 1960 and 1970 about 55% were single family units. Most of the single family houses have been built in the numerous subdivisions that have been developed in recent years in Charlotte's suburban fringe.

Table 1. Ratios of single family-multi-family housing a production for Charlotte-Mecklenburg 1960-1980^a

Year	Single-family	% total	Multi-family ^b	% total	Total units
1960	2,106	84	404	16	2,510
1961	2,628	72	1,032	28	3,660
1962	2,060	8	973	32	3,033
1963	2,343	68	1,108	32	3,451
1964	2,208	67	1,071	33	3,279
1965	2,216	49	2,342	51	3,558
1966	2,063	50	2,078	50	4,141
1967	2,353	56	1,823	44	4,176
1968	2,317	56	2,279	44	4,596
1969	1,630	37	2,804	63	4,434
1970	1,469	26	4,156	74	5,625
1980	1,966 ^d	43	2,628	57	4,594
Total	23,393	54.6	19,470	45.4	42,863 ^c

^a Source: the Homebuilders Association of Charlotte Charlotte Building Inspection Department

^b Duplex units included in multi-family.

^c Includes some 1960 and 1970 figures not counted by 1970 U.S. Census.

^d 1980 predictions: based on past decade trends.

Not only have thousands of new single family houses been added to the housing stock, but many existing houses have shifted from renter to owner-occupancy. Between 1960 and 1970, overall owner-occupied homeownership increased about 2% despite the surge toward rental apartment occupancy during the late 60s.

The local market also has been shaped increasingly by people moving into the community. As can be seen from the United States Census Population and Economic Profile, much of the population gain resulted from in-migration. One of the areas of greatest in-migration was in the 25 year old to 44 year old cohorts. Population growth also occurred in other young population groups 15 to 19 years and 20 to 24 years as the result of in-migration and the maturing of children already living here. While many new residents are coming to Charlotte, large numbers of these remain residents only for two or three years. The 1970 figures indicate that as of that year over 50% of all households in Charlotte-Mecklenburg had moved within the previous five year period. Many of these households are transients who will remain in the community for a relatively short time.

These and other factors have contributed to the recent surge in the construction of apartment units. Many young adults, transient families, and elderly prefer apartment rental to be free of the demands of homeownership and in many instances to more easily pursue a nonfamily life style. As Table 1 demonstrates, residential structures containing two or more units have accounted for steadily increasing proportions of housing produced for the Charlotte housing market.

By the 1970s, multi-family housing accounted for about 26% of all housing units. Since 1970, the construction of apartments has continued at record rates; however, vacancy

rate increases during this period foreshadowed a slackening in the demand for this type of housing in the late 1970s.

Special Housing Needs

In analysis the housing system and the people filling that system, several groups can be identified. These groups require either special housing consideration or a particular attention in planning for new housing. The most obvious groups which often require assistance or attention are low and moderate income families, the elderly, and minority groups.

An important source of housing for low-income families and individuals is public housing. This is so because it is often the only way that the poor can obtain an adequate living environment. Comparisons of 1960 and 1970 census data indicate that the number of poor families in Charlotte has more or less remained constant over the last decade. In 1970, the census reported 13,152 families below the poverty line and at that time there were approximately 2,175 public housing units in about a dozen projects.

As long as there are families whose incomes are so low that it is impossible for them to buy or rent good housing in the private market there will be a need for public housing. The moderate income family is also of special concern to planning for housing in future years. Generally, moderate income families and individuals are those above the poverty line yet sometimes unable to purchase or rent good housing.

Moderate income in terms of 1970 figures may vary from \$2000 to \$4000 annually for an individual and \$4000 to \$8000 annual income for families. In 1978, the moderate income level had reached \$17,300. The figures for 1960 were 25% less. Based on these

figures, most moderate income families are confined to housing choices which are indicated in Table 2.

In terms of overall numbers, moderate income families have remained about constant at 22,000 for 1960 to 1970 and from 1970 to 1980. What has changed significantly is the number of houses in the moderate income price range. In 1970, there were about 36,000 moderate value/moderate rent dwelling units and this figure increased to over 40,000 dwelling units by 1980.

While these figures suggest that there is ample housing available to moderate income families, they do not reveal all the facts pertinent to this issue. Not accounted for are many elderly households and other one-person households of "moderate" income, who still are unable to afford the housing expenses shown in Table 2. Many moderate income families may find it difficult to obtain housing they are able to afford because thousands of such units are occupied by families in higher income categories.

Table 2. Housing choices for moderate income families in Charlotte-Mecklenburg 1960, 1970 and 1980^a

	Purchase Capability ^b	Rental Capability ^c
Moderate income families 1960 \$3000-\$5900	\$6000-\$12,000	\$60/\$120/mo.
Moderate income families 1970 \$4000-\$8000 x 2.5	\$10,000-\$20,000	\$80-\$160/mo.
Moderate income families 1980 \$15,869-\$17,300	\$39,672-43,250	\$330-\$432/mo.

a Source: Charlotte-Mecklenburg Planning Commission.

b Computed on formula of purchase capability equal to 2.5 yearly income.

c Computed on formula of rental capability equal to 25% of yearly income.

The utilization in Charlotte of federal programs aimed at providing subsidized housing to low and moderate income families indicates the presence of a perceived need by government officials for more modestly priced housing.

Another important element influencing the local housing system is the emerging Black middle class. Many scholars have found that space, distance and place have different meanings to middle-class and lower class people. Hall has written that the differences between Blacks and the dominant culture in America “. . . are basic and have to do with such core values as the use and structuring of space, time, materials, all of which are learned early in life.” (Hall, 1966)

“Space seems to end where the social interactions of an individual or of a group end”

(Hall, 1966). This spatial restrictedness in urban environment will at least limit the kinds and availability of information on housing to the inhabitants. Whether or not the fact of spatially limited behavior within the Black concentrated area is correlated with a corresponding lack of movement out of the area is debatable, but at least, the suggestion of such a relationship may be made.

There are also indications that distinctions exist between working-class slums and Black ghettos with respect to the inhabitants' spatial mobility. “And the primary difference, lies in the degree of freedom of choice, the inner conflict, and the external opportunity to select the housing and a residential area in which to live” (Hall, 1966). These differences have two serious implications in the diffusion of Black households. First, discrimination against Blacks is stronger than against the working class in general; and, second, goal-oriented communal activities may be relatively more absent in Black ghettos than in working

class slums. Cohen found that among poverty groups "there is greater emphasis on seeking a personal rather than a collective escape" (Cohen, 1968).

For those newly installed middle-incomes Black families, Russi found that "families moving up the occupational ladder are particularly sensitive to the social aspects of location and use residential mobility to bring their residences into line with their prestige needs" (Russi, 1955). However, this only suggests that the problem of homeownership is not a racial group problem, but rather a socio-economic class struggle. Therefore, the assumption can be made that the increase in Black homeownership is due to the spatial mobility and economic mobility of the emerging Black middle class. (See Table 3)

The changes in Black housing values relative to the entire population in Charlotte-Mecklenburg between 1960 and 1970 shows an increase, but in absolute numbers the Blacks still occupy the lower value homes, and the apparent lack of opportunities to obtain middle and higher priced housing remains a problem for many Black families.

Table 3. Changes in Black housing value relative to the entire population in Charlotte-Mecklenburg 1960-1970

	D. U. 's 1960	% of all owner occupied	Black D.U.'s1960
Low value less than			
\$10,000	13,899	34.3	2,992
\$10,000-\$14,900	12,862	31.8	897
\$15,000-\$19,900	6,970	17.2	138
\$20,000-\$24,000	2,886	7.1	46
\$25,000-\$29,990	3,868	9.5	24*
\$30,000-\$34,900			
\$35,000 +			
TOTAL OWNER	40,482	100.0	4,097
OCCUPIED			10%
% owners who are Black	\$12,300		\$7,000
Median value			
	D. U. 's 1960	% of all renter occupied 1960	Black renter D.U.'s1960
Low rent less than			
\$80/Mo.	20,293	63.7	10,281
80-99	6,465	20.3	1,188
100-149	3,405	10.7	212
200-249			
250 +			
No cash rent	1,308	4.1	379
TOTAL RENTER OCC.	31,849	100.0	12,060
% renters who are Black			37.9%
Median rent	\$69		

*For 1960 this equals all owner occupied dwelling units over \$25,000 and all renter occupied over \$150/mo.

Table 3(Con't)

% Black owner occupied	D.U.'s 1970	% of all owner occupied	Black D. U. 's 1970	% Black owner occupied
73.0	8,742	14.7	3,384	40.5
21.9	14,382	24.2	3,261	39.0
3.4	12,473	21.0	1,152	13.8
1.1	8,671	14.6	455	5.4
.6	8,814	14.8		
	6,334	10.8	107	1.3
	59,416	100	8,359	
			14.1%	
	17,400			
% Black renter occupied 1960	D.U.'s 1970	% of all renter occupied 1970	Black renter D.U.'s 1970	% Black renter occupied 1970
85.2	21,299	50.1	4,937	34.4
9.9	6,476	15.2	4,496	31.3
1.8	9,517	22.4	4,305	30.0
	2,869	6.7	363	2.5
	725	1.7	41	.3
	336	.8		
3.1	1,290	3.0	312	2.2
	42,512	100.	14,370	
			33.8%	
	\$ 79			
Source: Charlotte-Mecklenburg Planning Commission.				

The figures in Table 4 indicate that Blacks gained in homeownership by 84% between 1960 and 1970. As the Population Economic Profile suggests, this type of improvement is reflected in other quality of life measurements. Increased family income and education for some Blacks in Charlotte has resulted in a decrease in the proportion of Black families and individuals below the poverty line.

However, the apparent lack of opportunities to obtain middle and upper middle class priced housing is still a problem for many Black families. This problem often is termed repressed demand or the difference between the number of middle and higher income Black families and the number of middle and high-cost housing units actually occupied by Blacks. Specifically, in 1970 there were 7,113 Black families with yearly income in excess of \$7,200 which would qualify them for either rental housing costing \$150 or more or homeownership of \$15,000 or more. But only 402 Black families actually rented units costing \$150 per month or more and only 1,755 Black homeowners lived in homes valued at \$15,000 or more. In effect, 4,856 Black families could afford and very well may have desired better housing, but for various reasons were unable to obtain such housing.

In discussing the interrelationship between the demand for housing and the supply of housing, several references were made to housing characteristics such as value, rent and occupancy status. Numerous area studies have been done to denote these tendencies that seem to be a factor in the market behavior. However, the major emphasis suggested in on the importance of homeownership and the battle between White and non-White homeowners and renters.

Table 4. Changes in Black housing occupancy relative to the White population in Charlotte-Mecklenburg 1960-1970^a

	1960	% total	1970	% total	1980	% change 1960-1980
Total inventory	82,461	100	114,974	100	123,823	
Total occupied inventory	76,877	93.2	109,532	95.5	117,384	
	44,755	100.0	65,881	100.0		+47.2
	40,477	90.4	57,854	87.8		+42.9
Total owner	4,278	9.6	7,873	12.2		+84.0
White						
Nonwhite	32,122	100	43,651	100.0		+35.9
	19,122	62.0	14,896	34.6		+22.0
Total rental						
White						

^a Source: 1960 and 1970 U.S. Census.

Value of Owner Occupied Housing

The value of owner occupied housing, along with rent levels, forms an important indicator to the viability and often the physical condition of various neighborhoods. High values most often indicate areas of higher income and greater desirability. Conversely, low values relate to lower incomes and/or areas of less prestige.

The level of housing value relates strongly to income levels. For example, greatest concentrations of wealth and high value occur in the southeast portions of the city while low values within inner-city areas correspond to areas of lower median income.

These inner-city areas of Charlotte-Mecklenburg were built and lived in by wealthy White families during the bustling days of urban birth and rapid central growth twenty to thirty or more years ago. Once past the peak of their popularity as living areas for the more successful elements in the community, these neighborhoods entered a period of rapid change. The attractiveness of the inner-city changed from high-class to marginal area; as density and poverty increased, the property changed from owners who were upper-income professional and business people to tenants from the low-income unskilled and semi-skilled occupational groups.

Housing values in areas outside the city tend toward the middle value ranges to the excessive range or above the projection cast which salaries can support. Prior to 1960, the more rural areas of the northeastern and extreme southeastern portions of the county fell into the lower median value range. A recent survey conducted by R.L. Polk Company, Profiles of Change 1978, indicates that these areas are now composed of extremely upper class residents, forcing the one time marginal landowners into the city or further into the county.

This survey supports the assumption that White families show upgraded residential consumption through ownership of relatively high quality, large dwellings as they achieve higher income and social status, with the emphasis on quality, while Black families exhibit lower levels of homeownership even at high income levels.

The stability of the pattern of housing values is measured by the percentage change in median value for all census tracts between 1960 and 1980. Because of inflation and the natural appreciation of most real estate, properties in fact registered gains in owner occupied housing values. However, it is obvious from observing home value data that some areas have demonstrated greater value than others. The degree of value gain relates strongly to the pattern of "White flight" activity during the past decade.

Rent levels

Rent levels are part of what often is a key indicator to the status and condition of residential areas. In a real sense, the phrase "high rent district" applies to income levels as well as to rentals, as the ability to purchase or rent housing is obviously tied to income.

Some exceptions occur in which rent levels are lower than income data might suggest. Such situations occur mainly in rural portions of the county where inexpensive rented houses are interspersed with more expensive owner occupied dwellings.

Because there are essentially no apartment units in these areas, the few rented houses comprise the entire rental picture. In terms of the city or urbanized areas, rent levels are more reflective of income and market desirability.

Housing Tenure

"According to the official national goal, every American household which does not enjoy a decent home and a suitable environment" is part of the housing problem.

Unfortunately, this statement utterly fails to convey the appalling living conditions which give the housing problem such overriding urgency to millions of poor Americans. Most Americans have no conception of the filth, degradation, squalor, over-crowding, and personal danger and insecurity which millions of people living in inadequate housing units must deal with in both our cities and rural areas. Thousands of infants are attacked by rats each year; hundreds die or become mentally retarded from eating lead paint that falls off cracked walls (Downs, 1972)

Middle and upper income families, in particular, have savored the fruits of improved housing conditions. The most severe increase in homeownership cost occurred for those households in the median income level. First, the median total acquisition cost of housing increased more for the low and medium groups than it did for the high income group. Second, the low and medium groups bought slightly larger houses in the 1970s due to the increasing costs of land and the increased cost of housing construction and the purchases were considered as life investments. While the higher income family, by contrast, bought a slightly smaller house than their salaries or income could support.

Innumerable socioeconomic variables are involved in the diffusion of Black households in American cities. Basically the process involves space, time, living quarters, and people--White and Black. Because Black residential segregation is a response to many socioeconomic factors, it is not surprising that the institutionalized forms of these variables

(churches, schools, businesses) influence the pattern of housing. There has been a change in the White dominant-class subordinate relationship from individual relations to the whole "design for living" (Beeghley, 1978).

The creation of the Black-middle class produced a pseudo-Black racial group inside of the Black community. The solidarity of the community is diffused on the same basis as White middle class. Cruse has pointed out (in Bailey, 1967) that American ideal of the rights of the individual above all else is a myth. America is dominated by the power of groups. The individual draws his rights from the groups to which he gives his allegiance. For Black people, the result has been no power for their groups. The middle class Black removes himself from the powerless class, with increased mobility, economically and socially, and views himself not as a member of "Black-middle" but as a middle-class American. The spatial and class differences that separate Whites from Black low-class is the same for the new Black middle class group (Bailey, 1967).

Tenancy versus homeownership is a factor that determines the conditions of housing. Rental costs have increased much less rapidly than income, and homeownership has been increasing much more rapidly in recent years. Renters generally have not been adversely affected in recent years, although rising rents obviously are a problem for those whose incomes have not kept pace, just as higher prices for other goods and services are a problem. This problem is particularly significant because renters tend to cluster toward the lower end of the income distribution.

The sharp differences between the movements in rent and homeownership, however, are themselves important. The discrepancies are perhaps somewhat surprising, since would-

be home buyers typically choose to rent rather than buy when the cost of buying increases. One would expect that the rapid rise in homeownership costs would have induced some families to seek rental units, thereby driving up rents and narrowing the gap between housing and rental costs. There is no evidence that that has been happening in recent years; if anything, the spread between them is widening.

Homeownership plays a major factor in the stability of a community. Homeowners tend to look down on renters because the renter is not a land owner, and does not appear to contribute his share to the community.

Differences in lifestyles and position in, the family cycle and one's status in the community determine the stability or vitality of the community. One of the key elements to measure the stability of the community is homeownership.

Homeownership is usually preferred by such families as a form of security. Evidence shows that social classes live relatively separately from each other in urban areas, and several hypotheses have been suggested which would account for this. No mention has been made of how segregation is operated, but the usual way is via the property market. Upper class groups set prices for land and homes in their communities which are beyond the incomes of all other groups lower in the class structure, and this pattern is repeated down through the occupational hierarchy. People who can afford to live in lower status districts prefer not, because it would not be socially acceptable. Such attitudes operate throughout the class structure so that there are differences in locations between the respectable and non-respectable working-class areas.

To some extent the upper classes determine where they want to live, the middle classes choose from what is left over and the Blacks take the rest, but there are differences within the broad classes as the Duncan and Duncan matrix shows in Davis & Donaldson, 1975. Some groups protect themselves by covenants which prevent construction of certain, usually cheaper, types of buildings, while others almost "force" families away from communities by isolating them from the local social and political network (Davis & Donaldson, 1975).

Research has indicated that homeowners tend to take a more active role in community activities than renters. The homeowner maintains the aesthetic value of his property, and the structural and environmental quality is standard or above.

Homeownership is the final step to the "American Dream" and a select few have closed the doors for others to follow. The availability for low income Blacks to purchase homes has literally been eliminated, and the Black communities of Charlotte have suffered tremendously.

Surveys taken since the early 1930's show that 70% of the country's population desires homeownership for themselves. Although 70% of the population reveals itself persistently in favor of homeownership that same figure is not necessarily an indication of effective demand. The ideal of owning a piece of land and the dwelling on it is tightly woven into our whole cultural pattern. It has a pervading effect on opinion even when almost two-fifths of the population rents and a substantial portion prefers that form of tenure.

The motives for homeownership are many and closely interrelated. Struyk (1978) notes that four out of five persons who preferred homeownership did so because they liked

the "feeling" of ownership and liked to be able to fix up their dwelling to suit themselves. Men stressed their pride in ownership and its attendant independence, and women the opportunity ownership provided for change in a place to live. The relative strength of independence as a value was greater among the older families than among the younger, higher in the middle middle class than in the lower middle class, and greater for smaller families than for larger ones. The editors concluded that "urge to own is based more on emotional than on financial grounds; it is more concerned with satisfaction of the ego than with considerations of economy" (Struyk, et al., 1975).

The degree of preference for homeownership varies markedly among income groups. In the upper-income group it runs to about 80% in the middle income group to 75%, and in the low income group to 66%. Among the groups which achieve their preference for homeownership, the most numerous by far are the self-employed and managerial groups. Closely following them are the professional and semiprofessional groups.

If satisfaction with tenure is to be achieved, attempts must be made to increase the rate at which consumers who wish to do so can shift more easily from rented dwellings to owned ones, and to widen the opportunity for rental housing for those families who prefer to rent.

Examining data from the R.L. Polk Profiles of Change shows that census tract with Black population above 45% all have the higher number of low income families (see Table 5). This situation represents the fact that Blacks are still unable to buy or rent decent housing in various sections of Charlotte. The high concentration of these people in certain areas also points to a break down in the financial development by large banking firms in these areas,

and discriminatory practices are being used to preserve other areas from this poverty and Black infiltration. This illustrates there is increased segregation, inferring that Black segregation occurs in homeownership practices.

Studies seem to indicate that homeowners are motivated to change their residences primarily because of inadequacies in the physical condition of their neighborhoods. But some families will change neighborhoods, despite satisfaction with their dwellings, if the social characteristics of their neighbors become obviously different from their own. In general, the higher the socio-economic status of the individual, the more likely he is to be content with the characteristics of his neighbors.

Table 5. Concentration of lower-income families^{a,b}

In 1978, the median family income in the Charlotte SMSA was \$17,300. R.L. Polk estimates within the City of Charlotte, the median family income was \$15,869. Those census tracts in which at least half the families have incomes below 80% of the City median (80% of \$15,869 = \$12,695) are considered by HUD to have a "concentration of lower-income families."

1980 Census tract	Descriptive name	Estimated Number of lower- income families	Percent of all families
6	First Ward	256	79. %
50	Upper Greenville/Double Oaks	470	72.
4	West Morehead	139	71.
49	Greenville	9	69.
8	Belmont	431	69.
37	Southside Park/Brookhill	308	68.
7	Optimist Park	124	67.
26	Cherry	204	66.
47	Five Points	269	64.
5	Third Ward/Fourth Ward	172	64.
45	Biddleville	683	62.
23	Grier Heights	344	61.
52	Tryon Hills	419	58.
51	Druid Hills	427	57.
41	Wesley Heights	527	57.
39	West Boulevard	893	56.
14	North Charlotte	397	56.
3	Greenwood Cliff	88	55.7
25	Elizabeth (part)	201	55.7
9	Villa Heights	302	55.1
60.02	Coulwood	106	54.9
36	Wilmore	602	54.8%
48	Oaklawn/McCrorey Heights	645	50.9
10	Plaza/Midwood	356	50.3
42	Enderly Park	502	50.2
53.01	Sugaw Creek	367	50.0
46	University Park	491	50.0

^a Standard Metropolitan Statistical Area (Polk 1978).

^b See Map I p. 69.

If the family considers its dwelling a temporary one, the social characteristics of the neighborhood are relatively meaningless. (United States Commission on Civil Rights, 1979).

The spatial characteristic of Charlotte plays an important role in the formation, site and growth of Black marginal residential areas. The characteristics, amount, location, cost, and ease of access of suitable land for residential expansion influence the degree of housing competition between Blacks and Whites. Blumberg and Pittman and Holland agree that spatial variables are important in the segregation process. Frazier found that Black population predominated in areas with a majority of non-residential structures (Matthews and Prather, 1966).

Physical landmarks and topography are also important elements of the environment that may act as barrier to residential movement. Train yards, highways, and industrial parks form boundaries for Black communities, “man providing where God has not wrought.” “Physical boundaries, whether they are simple natural obstacles to movement or socially contrived of the racial status quo.” The Interstate 77, the Southern Railway tracks, and the Charlotte Municipal Airport separate the Black and low income and middle income groups in Charlotte.

In summary, it seems that White attitudes toward and manipulation of the many spatial aspects of Charlotte are a reflection of the idea that Blacks tend to be negatively valued people in the community and they are located on marginal or negatively valued land and confined by physical barriers.

The federal government with the help of local and state officials has introduced several homeownership programs to meet the need of housing the Black families. For over

40 years, Charlotte has used federally subsidized housing programs designed to encourage or ensure the production or rehabilitation of housing units to serve lower income persons.

One of the reasons for governmental adoption of a housing policy is to alter the distribution of income. Americans with low incomes are not the sole or even the primary beneficiaries of the most important housing programs. By far the largest and most significant form of public aid to housing is contained in the Internal Revenue Code, which in 1970 allowed nearly \$10 Billion in tax benefits to homeowners who were predominantly in the middle and upper income brackets (Aron, 1970).

The erratic political fortunes of federal homeownership programs can be attributed to many factors, including the lack of consensus about policy objectives, changing national priorities, fluctuations in the economy, and program mismanagement, to name only a few. Increasingly, however, public sentiments in both its positive and negative expressions reveals an awareness that the choice of housing policy may significantly alter the distribution of family income and the incidence of social benefits.

In a liberal democracy such as ours, most voters would agree that taxes and public spending should reduce rather than aggravate inequalities brought about by the private market, but the redistributive potential of housing subsidies has never been realized for a variety of reasons. This chapter has considered the extent to which persons of middle income economic status are treated as compared with those of moderate-to-low-income status. When funds are too limited to go around, which poor families should get housing assistance--the poorest, who can contribute virtually nothing, or the moderately poor, who can contribute a greater portion, or the middle class who can pay his fair share? (Aron, 1970).

The legislative history of homeownership programs illustrates the politics of redistribution. Federal law prohibits racial discrimination and provides that priority be given to households displaced by urban renewal or slum clearance. But within these federal constraints, responsibility for establishing priorities and selecting tenants from the long lists of applicants is at the discretion of local authorities, subject, in some instances, to negotiation with private owners. Now the issue is a political one, and the political battleground determines the positive or negative impact of the homeownership programs for Black low to moderate income families.

5. CASE OF CHARLOTTE

Charlotte, North Carolina, is the largest city in the Carolinas. It ranks as a major financial, transportation, and wholesaling center. The latest estimate 1980 for population is 400,586 of which over 32% are Blacks.

Charlotte has a council-manager form of government. The voters elect a mayor and the ten members of the city council to two year terms. Seven members of the council are elected by political districts, and three are elected at large from the entire city. The following data in Table 6 gives a breakdown in key Black census tracts by population and households.

The changes in the population and household size indicates a movement of Black families over the past decades, and notes strong Black political districts.

Table 6. Population by census tracts of Black concentration.

1980 Census tract	1960 Census	1970 Census	1980 Census
5	4522	2259	1470
6	6090	3582	1884
8	3997	4412	3265
9	2977	3182	2498
14	3575	3338	2709
26	2852	1752	1009
37	4812	3581	2517
46	2633	4855	3758
47	3859	3241	2292
48	4411	6267	4435
50	6181	5208	3059
51	3417	3965	2713

Source: Charlotte-Mecklenburg Planning Commission, August, 1980; United States Census Bureau, 1980

The Civil Rights Movement in Charlotte

The Civil Rights movement in Charlotte followed Martin Luther King's doctrine to the letter. The movement emphasized the non-violent resistance is not a method for cowards; it does resist.

Resistance to the discriminatory practice found its teachers in the pulpits of all the Black churches. Boycotting and non-violent demonstrations on businesses that failed to give the newly acquired rights set out in the Civil Rights laws of the decades in the sixties were effective. The passage of the 1964 Civil Rights Act notes this emergence of civil rights concessions.

Schools, buses, cabs, restaurants and almost all services were opened to the Black community. The church role had been to teach the facts about non-violent resistance, and that it is based on the conviction that the universe is on the side of justice.

Even with these newly acquired liberties, the role of the Black Charlottean remained in the poor areas of Charlotte. Very few Black families, considering absolute numbers, benefitted directly from these laws. Enforcement remained as the major problem and the non-violent approach remained the technique used in gaining this service.

Boycotts and sit-ins staged by students from Johnson C. Smith University and residents of the Black community placed the fear of unrest on the civic leaders of the Charlotte community. The shocking assassination of President John F. Kennedy spurred city leaders to make their first move to redistribute federal assistance to the low income Black community. With the help of federal government aid, the first notable program to assist the black community was the Model Cities Program.

Model Cities Program

During the 1960's, support was developed for a new and broader approach to the housing undersupply and other problems of urban areas. A program which became known as "Model Cities" was authorized as the principal provision of the Demonstration Cities and Metropolitan Development Act of 1966. It was based on a congressional finding and declaration:

Improving the quality of urban life is the most critical domestic problem facing the United States. The persistence of widespread urban slums and blights, the concentration of persons of low income in older urban areas, and the unmet needs for the additional housing and community facilities and services arising from rapid expansion of our population have resulted in a marked deterioration in the quality of the environment and the lives of large numbers of our people while the nation as a whole prospers . . .

Under the 1966 act the Federal Government was authorized to make grants and provide technical assistance to city demonstration agencies to enable the agencies to plan, develop, and conduct programs to improve their physical environment, increase their supply of housing for low and moderate income people, and to provide educational and social services vital to health and welfare.

The Charlotte "Model Cities Program" called for four projects, First Ward, Greenville, Dilworth and Downtown Charlotte. The proposal called for these target area projects to be carried out within a five year period.

Within the five years, 1,874 families and 346 individuals were moved out of their homes. There were demolitions of 1,351 slum dwellings and 350 slum commercial structures.

The plan rewards promised for the Charlotte Market for profitable redevelopment was approximately 145 city blocks or 434 acres with a resale value of

\$9,369,805 (1966). This meant that the potential taxable value of construction which could normally follow on this land could easily exceed \$100 million. This money was earmarked as a direct addition to the tax base of the city and county, not to mention a distinct improvement to the whole community.

However, the area of model cities projects was predominately residential sections and included numerous commercial and institutional establishments. First Ward was considered one of the most extensive blighted areas of the city; moreover, it contained 997 Black residents. The conditions of dwellings in this ward that were demolished as a part of model cities ranged from seriously dilapidated and deteriorated to others that were quite sound.

After the “model cities” plan for urban renewal began only one public housing complex was built: The Earle Village Homes which included approximately 425 units of public housing at an approximate cost of \$5.5 million. The city of Charlotte had destroyed 539 structures in the area and replaced them with only 425 units. With 37.7% overcrowding rate prior to redevelopment, the system automatically eliminated the possibility of original residents returning to their old neighborhood. The city did not correct a problem with Model Cities but created a new housing problem.

The concession to Black low-income families remained in the form of rental housing. Two Black neighborhoods were totally destroyed bulldozers, families were displaced, and the once predominantly Black business district was eliminated. The program eliminated the chances for Blacks to regain housing in their old community. Instead of generating new homeownership opportunities, it eliminated the old opportunities as well.

235(i) Distribution in Charlotte

The following is a tabulation of the results of all subsidized housing programs which have been utilized in Charlotte since the first public housing program was started in 1938. These charts show by district the actual distribution of federal homeownership subsidies by districts of low and moderate income Blacks. The major objective is to show how 235(i) subsidies are distributed geographically in census tracts with concentrations of Blacks/Whites. (see Table 7).

Table 7. Percentage of Distribution of Federal Subsidy of Racial Areas.

	Population	No. of Census Tract	% Black	% All Subsidy	% 235(i)	% of Residents Receiving Subsidy
Black Areas	155,258	27	60.9	44.5	12.2	0.4
Changing Areas	52,474	6	25.8	25.4	40.0	0.2
Other Areas		28	13.1	30.1	47.8	0.3
Total	400,568	61	100.0	100.0	100.0	1.0

Source: Appendix I.

Racial Characteristics of Neighborhoods

As the previous tables have shown, two distinct buying patterns emerged for the Black and White 235(i) buyers. Most low-income Blacks were purchasing houses in once predominantly White inner city areas. Most White buyers were purchasing new houses in suburban areas, and a buying pattern was divided along racial lines. Whereas White 235(i) buyers purchased houses throughout the metropolitan areas, Black buyers, whether in the central city or in suburbs, tended to cluster in two types of areas, predominantly Black ghetto neighborhoods and “changing” neighborhoods.

The pattern is shown most clearly in Charlotte. The West Boulevard, Wilmore, and Tanglewood neighborhoods are Charlotte’s “changing neighborhood.” Roughly 40% of

Black buyers, all of whom purchased existing houses in the central city purchased them in these areas. The other Black 235(i) buyers purchased homes in a predominantly White area northeast of downtown Charlotte.

By contrast, White buyers of existing 235(i) houses were scattered throughout the entire southeastern, and northern parts of the city and in the suburbs. None of the White buyers purchased houses in the West Boulevard area, based on census data noting the area being 99% Black.

It can be noted that most of the houses are in racially changing neighborhoods borders the Black area extending from downtown Charlotte west into the county. It should also be noted that major Section 8 low and moderate income subsidized rent projects are allocated in or border the areas of changing neighborhoods.

Previous data notes a change in racial composition of all the target areas of 235(i) home buyers. For example in 1960 the West Boulevard area was 78% White, and in the 1980 census data the area is over 90% Black. The role “changing neighborhoods” was to protect the composition of racial groups living in the area, and to give equal opportunity in housing to Blacks, meaning limits were placed on incoming Blacks.

The survey of housing units by electoral districts revealed that in most cases, the only attractive housing made available to Black families was located in “changing” neighborhoods. The sole alternative real estate brokers offered minority families was housing in ghetto areas, much of it in poor physical condition. And many 235(i) buyers who have been trying to get out of similar ghetto neighborhoods that they considered unsafe, had chosen “changing” neighborhoods.

In some of these “changing” areas, White residents and some Black residents opposed the movement of 235(i) buyers into their neighborhoods. Disregarded by local counseling services, overwhelmed by the discriminatory separate housing market maintained by the housing and home finance industry, and ignored by FHA, they found themselves alone in attempting to stop the funneling of Section 235(i) buyers in their areas.

Preliminary reports indicated that most Black families using subsidies were buying older homes in inner city areas. Whites, on the other hand, appeared to be using subsidies to buy new homes in suburbs” (Holloway, 1969).

The Electoral Process

Old men talking politics in the shade of a crossroads store, housewives discussing the local schools over a cup of coffee, a farm family attending a campaign barbecue, a Black student joining the “sit-in” at a drug store lunch counter, a union member contributing his dollar to a labor political committee – all are taking part in the daily round of democratic politics” (Matthews & Prather, 1966).

Blacks have often been viewed as “a problem,” “a dilemma” with which the political system has had to cope by completely ignoring, suppressing, or pacifying Blacks. The search to the answer of unequal housing policies for Blacks in Charlotte reached the level of political awareness when Blacks were elected as city officials in order to gain the needy and necessary positive changes in housing practice. (Holloway, 1969).

The movement to political electorate strength in Charlotte came during a decade when Whites were fighting the political system to protect the freedom of choice in housing preference. The concessions that Blacks were seeking had been lost during the battle of the civil rights era, but the visibility was blocked by the political gains. The concessions were merely rental properties and homeownership was little or none.

The elections of the 1970's in Charlotte marked a change in the racial composition of the city council. Due to the concession of civil rights legislation, the city was divided into political voting districts of city councilmen. The notable political districts with a majority of Blacks were Districts one and three and each election since 1970 they have elected Black city councilmen from these districts.

The solidarity of the political strength in these areas provided a Black electoral base that enabled Black politicians to seek state level elected positions. But the Black political organizations failed to realize the losses that were encountered in the nonpartisan at-large seats of city council. With these at-large seats, the Black residents overlooked their ability to elect a Black through a city-wide election. This points to political fragmentation by the Black community as a whole in city-wide elections. Nevertheless, the political unity of Blacks produced one Black state senator and one Black state representative.

These elected officials did not obtain housing concessions in form of homeownership programs for low-income Blacks. Table 7 shows an increase in rental units, usually located in geographical locations considered marginal (e.g., airport, freeways, railroad yards). Moreover, the newly installed middle class benefited in forms of second hand homes in dying neighborhoods, and Black political solidarity was destroyed by geographical location.

Black political unity was fragmented primarily because the Black resident of Charlotte make up over 30% of the voting population, and only two of ten council seats are held by Blacks. This result is attributed to the geographical dispersment of Black voting members in White neighborhoods. The movement of Black elite into neighborhoods where

the Black vote constitutes minority percentages indicated that class stratification is one of the major reasons for decline in Black political strength in the voting milieus (Table 8).

Ernest Patterson notes,

However, Black people must do more than just make a statistical analysis of cities prior to devising electoral strategies. Electoral structure must be thoroughly understood. Therefore, all Black electoral strategies must include governmental structure, as well as other factors. Primarily because of the numerically smaller and somewhat more homogenous populations in small districts or natural neighborhoods, and the abridged geographical area, it is easier to build the necessary effective organizations in cities where councilmen were elected from small wards (Morris, 1975).

Table 8: List of Black Officials of Charlotte

City Councilman	Area Superintendant of Char-Mack Schools
City Councilman	Ass't. Commissioner Charlotte Police Dept.
County Commissioner	Ass't. Director Community Relations
Ass't. City Manager	Planning Commissioner
Ass't. County Manager	City Attorney
State Representative	President Alpha Phi Alpha
President NAACP	President Omega Psi Phi
Director of Urban League	Area Representative PUSH
*President Black Political Caucus	Area Representative SCLC Southern Christian Leadership Conference

	% Black officials	X ² Test	% Black population
Black areas	30.0	----	60.9
Changing areas	45.0	----	25.8
Other areas	25.0	----	13.1

Source: Charlotte Telephone Directory.

Note: These officials were chosen because their positions in the community notes policy-decision makers in housing programs.

The situation in Charlotte notes conditions of fragmented Black political unity, using the elected officials and the organizational support of Black voters as the measuring instrument. However, government response indicates weak political performance in Section 235(i) housing for low income families.

Government response in rendering equal distribution of 235(i) homeowner subsidy is supplied in Table 8. In predominantly Black voting districts the distribution of 235(i) subsidized housing is overshadowed by federal program as seen in political districts one, two and three. Rental housing units outnumbered homeowners housing as high as five to one in district one, to a low three to one in district two.

The lack of 235(i) subsidized homeownership units in low and moderate districts and their abundance in White and “changing” neighborhoods outside the Black politically strong districts indicates that government response is minimal in distributions of federal home mortgages even if there is strong Black political leadership.

One cannot picket, or boycott, or send deputation to all the real estate brokers, all the mortgage bankers, all the neighborhood improvement associations, or all the community groups. If one selects a single target, one house or one block in a certain neighborhood, one may gain concessions, but these concessions will be limited to the specific case and will represent no change in policy. Discriminatory practices in housing, in brief, are not the product of public or private decisions by some identifiable decision maker. They are homeowners, landlords, bankers, loan officers and individuals. Some practices undoubtedly can be curbed by legislation, but since the housing market forces are beyond legislative control, laws would be of limited value as the case of Charlotte shows (Bailey, 1967).

The case of Charlotte is due not only to governmental red tape, but to Black politicians, upper-class Black civic leaders and Black professionals who group themselves in a minority inside of a minority group, primarily because of class status. The Black elected officials in Charlotte group themselves residentially, totally away from their voting constituencies as shown in Map I.

The class split among Blacks residentially fragments the racial political solidarity, and concessions in the form of homeownership are jeopardized. Table 7 shows that homeownership in strong populace Black political neighborhood is roughly 4% among all residents in each of the communities which falls in the poverty level and 12.8% for low income households.

If Black politicians who desire to represent Black people effectively harbor ideological wishes and goals that they hope would benefit Black people collectively, they will not see them fulfilled, primarily because of institutional racism, unless they acquire and effectively utilize power. The same holds true for any group or groups that desire positive benefits for Black people. Through the effective use of power Black politicians and groups can cause the elite to acquiesce or yield to many demands. Acquiescence may be voluntary or involuntary, conscious or unconscious. But most important, it will occur for ends determined not by the system, but by Blacks holding power (Morris, 1975).

CHARLOTTE, NORTH CAROLINA 1977-78



6. PLANNING RECOMMENDATIONS

To a considerable extent the Black power concept promulgated during the 1960's reflected a concern with the problem of Black influence on the American policy process. Stokely Carmichael and Charles V. Hamilton suggest that Black power is "an effective phase in the total power of the society," or more explicitly, "full participation in the decision-making processes affecting the lives of Black people" (Carmichael and Hamilton, 1967). Such a concept rests on the basic premise that before Blacks can effectively operate in the political system they must achieve group solidarity and internal organization. Although, the advocacy of Black power has lost the stridency of the 1960's, the conviction about the primacy of effective political involvement remains.

In Charlotte, North Carolina, the existence of Black political power or unity has been more symbolic than substantive. It has been found that the concepts of electorate politics used have not produced favorable concessions in homeownership for minority families. The rapid racial changes on City Council, County Commission, and various non-elected positions have only begun to venture into the political decision-making process. In an address at the Annual Congressional Black Caucus dinner, Senator Edward Brooke struck this note, asserting that:

Political power and public office have been the keys which opened the doors of opportunity for various groups in America since the founding of the country. Americans respect and respond to political power. Political power influences public policy at all levels. This is the nature of politics. And others have mastered the ground rules, and so must we. (Quoted in Focus 1, 12 October, 1973, p. 2 used in Morris, 1975.)

Today, Blacks look with satisfaction at recent electoral successes that have substantially increased the number of Blacks elected to public office. Many regard this

achievement as impressive evidence of major strides forward in the political arena. However, most of the new electoral gains in Charlotte are more visually significant than potential sources of influence. When viewed in terms of the needs of Blacks and their potential in the political arena, these new gains are extremely modest.

This research has attempted to examine the development of Black subordination in America and the persistent and varied political efforts by Blacks in Charlotte, North Carolina, to alter their subordinate status in homeownership for low-income families. The examination of federal programs by election districts and the locations of Black elected officials by election districts and residence showed a lack of Black political unity by fragmented residential trends. The effort was somewhat risky because there exists no entirely reliable basis of such an assessment, and because its essentially objective character provides considerable room for disagreement. Nevertheless, it is necessary because of the importance of the struggle by Blacks for themselves, for society, and conceivably for the entire effort of human beings for the entire effort of human beings to live together harmoniously in spite of racial or ethnic differences.

Black Politics

Participation in the civil rights movement provided a form of political experience that has shaped the foundation of support within the institutionalization of Black leadership in existing forms and political representation has been possible. Yet the evidence of this research indicated that a gap has emerged between the political institutionalization of the leadership and the real representation of most Blacks. It is the writer's belief that the source of Black political power is not simply access to positions of authority, as important as such access is, but the mobilization of the Black electorate. Milton Morris notes, "the first vital

step toward the goal of greater influence in the policy process is mobilization of the Black population for more extensive participation in politics.” Although the conclusion was reached in Chapter IV that, all things considered, the level of Black political participation is somewhat higher than that expected of individuals of their socioeconomic standing, the group’s overall level of participation is still much lower than what is needed to realize major social changes. In spite of this fact the Blacks of several Charlotte electoral districts had a strong voting resource, their electoral strength enhanced by its strategic concentration in the urban areas was not mobilized to achieve maximum political impact. The belief was supported by the fact that with 30% of the eligible voters voting only two of ten seats on city council were filled Blacks.

Several investigations attribute the present decline in the level of political participation, especially the decline in Black urban voters, to rapidly declining trust in the political system. Others maintain that this decline is due to the tendency among Blacks to ignore the electoral process where civil or other salient issues are not directly involved. In both instances nonparticipation is self defeating.

What is crucial is that Blacks never have had the sense of controlling their own destinies; they have never had the feeling that they were making, or even participating in, the decisions that affected their lives and fortunes. Blacks cannot solve their problem of identity . . . until they are in a position to make or to influence the decisions that affect them . . . Thus, the principle solution to the problem of Black personality and identity is the acquisition of power: political, social and economic (Silberman, 1964, pp. 193-94).

Leadership among Blacks, especially at the community level has been extensively studied by social scientists. The emergence during the sixties of a number of highly visible political activists resulted in a tendency to equate Black politics with the activities of these “leaders.” On the national level, especially during the civil rights era, Roy Wilkins, Martin

Luther King, James Farmer, Stokely Carmichael, Malcolm X all had been designated as “leaders” and have behaved as leaders.

In the 1970’s and early 1980’s these prominent leaders have all but disappeared or now maintain a considerably lower profile than the era of protest politics made possible. The size and complexity of the Black community as well as the changed issues of homeownership over renting and the circumstances that now shape Black political life in Charlotte now make untenable the emergence of other traditional “race leaders”.

The situation does not remove the need for effective leadership; on the contrary, it requires that Blacks urgently seek to create new, effective leadership mechanisms to serve the Black community in at least the following ways: (1) to identify and communicate to Blacks the broad range of public issues with which they need to be concerned, especially those having a direct bearing on their daily lives; (2) to articulate in the various policy arenas the interests and aspirations of the Black community to the extent that they can be identified; (3) to develop and maintain among Blacks a high level of interest in, attentiveness to, and contacts with all areas of the policy arena.

The leadership criteria addressed above, requires Black leaders to do more than separate themselves from people. Black leaders bear the responsibility to help mobilize support across intra-racial class lines. However, the separation between Black classes deters instead of accelerates racial solidarity that is needed to provide homeownership opportunities for low-income Black families.

The case of Charlotte notes that with the economic and employment mobility of Black political leaders, the spatial distribution between leaders and their Black voting constituents have changed. Matthews and Prather identify these leaders as, “those who seek

(or claim to see) the interest of the whole Black population and who purport to do so by defining for Blacks how they should relate to Whites.” As these and several other similar definitions indicate, Black “leaders” traditionally have been prominent Blacks who came to be recognized by Blacks and Whites in any of a variety of ways as spokesmen for, and on behalf of, the race but having no real contact, as is the case with Charlotte Black leaders.

Governmental Housing Concessions

The Black presence among elected officials and political elite is now greater than it was ten years ago; nevertheless, it remains a major disappointment. These officials, city councilmen, county commissioners, heads of several agencies. Bureaus, and the like, are in almost all cases major power holders. At this level it is assumed that Black officials would provide vital symbolic assurance of Black involvement in the policy processes as well as opportunities for input in the total policy process concerning who gets what and where. Unfortunately, not only has there been little change in policy with respect to Black people, but also in the case of Charlotte, this study indicates that Black political officials have failed to ensure that homeownership subsidies were provided in largely black neighborhoods. The distributions of 235(i) homeownership subsidies for low-income families failed to meet the housing needs of the predominantly black neighborhoods. At the same time, many middle-class neighborhoods in White electoral districts received large amounts of homeownership subsidies.

Homeownership is an important foundation for community strength, as stated in Chapter II. Various studies indicate that homeowners tend to take more positive roles in community activities and local politics. Giving a disproportionate share of 235(i) federal homeownership subsidies to White neighborhoods represented an effort to strengthen White

neighborhoods rather than Black ones. Therefore, Black neighborhoods with high concentrations of renters, continue to decline in community stability and they are listed by city officials as marginal neighborhoods.

Matthew Holden notes,

It should be emphasized that in advocating increased Black presence in the bureaucracy I am not encouraging merely the presence of more Black faces as an end, nor do I propose that Blacks be installed as agents for or representatives of Blacks interests and Blacks' programs.

Holden, warning against such a goal, notes that no Black bureaucrat should automatically represent the interest with which he has, in the past, been most identified merely because of the past identification. The bureaucratic enterprise contains its own incentives which impose directions and constraints upon the functionary. It is fatuous to expect that a Black functionary will automatically represent Black interests or that if he attempts to do this he will automatically be effective, without some external relationships (Holden, 1973, p. 206, noted in Morris, 1975).

The vast majority of Black politicians will be aware that whether or not they are judged to be competent has much to do with whether they will receive future political promotions. Although there are more Black leaders, they are less representative because (a) they are more beholden to bureaucracy and White officials than to Black constituency, (b) they are in a different class from most Blacks. The class dimension is best illustrated by residence location. With the increase of Black representation in the city bureaucracy as noted in Charlotte, Black politicians must be encouraged to work in natural neighborhoods and to live within them. As White politicians have some for decades holding political offices representing Black interests, but refusing to live in or even visit the area. Black people become increasingly familiar with low Whites maintained this status, and rebelled, and they

are rebelling to the Black politicians who are trying to act “White”. (Marshall, 1969, noted in Morris, 1975),

The findings on Black political leaders in Charlotte distinctly noted the trend of absentee politicians. Sixty percent of Black politicians lived outside Black neighborhoods; the remaining lived in exclusive Black upper-class housing development isolated geographically from their voting constituents. This situation generates a separation of Blacks by income classes, and the unity of Black political fragmentation led to homeownership access from program 235(i) to go outside Black ghetto neighborhoods to middle-class or changing neighborhoods.

Conclusion

Any analysis of the Black political movement must examine the reaction of White adversaries. For any Black political acceleration to be successful, it must first correctly perceive and then respond to the needs of the Black community. But its success also depends on its ability to anticipate and overcome the White opposition it is certain to encounter. Any strategy that fails to meet these two basic conditions will almost certainly experience a failure (Dworkin and Dwrokin, 1976, p. 140).

Housing policy in distribution of 235 (i) homeownership subsidies to low-income family experienced its greatest success in the earlier enforcement stages. During this period the Black electorate was totally extinct; however, the civil rights movement had Blacks unified as a political power. With the election of Black officials and modest success in rental subsidies, the housing policy changed to satisfy the middle-class. Development of quality housing can be attributed to the fragments of residential location of the now dispersed Black population. The political coalition used in the 1960’s for policy change and voting strength

changed to “one on one” politics with only 30% of the voting power. Political awareness in Charlotte changed from a unified organization to a fragmented headless political power, a sleeping giant.

The question of interracial coalitions has long been a topic of vigorous debate among concerned Blacks. Willingly or not, Blacks have participated in a variety of coalitions, but Blacks have been deeply suspicious of such arrangements since in almost every instance they have failed to benefit Blacks and have yielded tremendous concessions. Harry Holloway notes in his study of coalition activities in three southern cities that in all cases Whites seemed to dominate because of their advantages. “They are the majority in a minority struggle. Whites have great economic resources at their disposal, including the wealth and prestige of top businessmen. They have the skills and established organization and they dominate all the organs of government” (Holloway, 1969, p. 545).

Carmichael and Hamilton provide one articulate and well reasoned appraisal of the conditions necessary for coalitions. Rejecting the view that viable coalitions can occur between politically an economically secure and the politically and economically insecure, or that coalitions can be sustained by a reliance on moral, friendly, or sentimental bases, they identify four preconditions for viable Black-White coalitions:

- (a) recognition by the parties involved of their respective self-interests;
- (b) mutual belief that each party stands to benefit in terms of that self-interest from allying with other or others;
- (c) acceptance of the fact that each party has its own independent base of power and does not depend for ultimate decision-making on a force outside itself;
- (d) realization that the coalition deals with specific and identifiable, as opposed to general and vague goals.

(Carmichael and Hamilton, 1967).

However, many discussions of Black-White coalition politics have focused on the electoral level at which the principal issue is the Black vote. Voting is clearly crucial and in many cases the most important form of coalition politics. Coalitions focusing on the vote are not new to Blacks, and were beneficial in securing the passage of 1964 Civil Rights Acts. Coalition forms of political maneuvers have produced favorable decisions by the lobbying of social and civil rights issues and at the voting booths. These political coalitions were distinct in that they developed around primarily broad, moral issues to which Whites feel persuaded to respond, nevertheless they demonstrate that under certain circumstances coalitions with Whit or non-Black organizations have been valuable (Carmichael and Hamilton, 1967).

The separation by classes of Blacks in Charlotte produced coalitions, even though their locations were in changing neighborhoods and on issues that affected their individual mixed middle income community. The coalitions among lower-income Blacks were usually with middle income Blacks, a situation of the blind leading the blind. It is noteworthy that Dr. Martin Luther King's last public act was not in support of a march to desegregate or ensure voting rights for Blacks, but an attempt to help striking garbage workers in Memphis Tennessee.

One of the last major demonstrations by the Southern Christina Leadership Conference was the creation of Resurrection City in Washington, D.C. and it was undertaken in an effort to relieve the plight of the poor. This linkage between civil rights and socioeconomic reform regimented an important change in Black coalition politics. Most of the poor are not Black; most Blacks have been poor and their poverty is a direct consequence of their systematic subordination. Yet, the nation's poor and underhoused minority can produce an effort to break the vicious cycle of government dissatisfaction by forming

coalitions across racial boundaries using their voting power to assure fair representation.

Although increasing poverty and related social problems are often perceived as Blacks problems, poverty has no race.

Coalition is not a cluster of benefits “given” to people in need, but rather a process by which a populace acquires greater mastery over its own destiny. Coalition becomes progressive when men who had hitherto been passive now combine their efforts to eliminate ignorance, disease, hunger, mendacity, and exploitation. Coalitions signify that economic progress itself ceases to depend primarily on the good will of government, the charity of the wealthy, or the favors of heaven. Coalitions promote solidarity of oppressed people, Black or White, to help eliminate the policy of goals flowing from the top down, and give way to the formulation of goals from the bottom up.

Regardless of the Whites motivation, however, the net result is that Whites and upper-middle class Blacks attempted to exclude lower-income Black families from moving into their neighborhoods. The only feasible answer to the Black predicament lies in the establishment of a single open housing market and the termination of the separate and unequal housing markets that exist, a task well beyond the power of small neighborhood improvement organization.

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APPENDIX I.

Public housing and other subsidized housing units by census tract as of November, 1978.

1		2	3	4	5
Census tract		Existing Conventional public housing	Existing 235(i) subsidized housing	Existing Section 8 Subsidized housing	Total existing
<hr/>					
Election					
<u>District 1</u>					
5	(I)	175	130		347
6	(I)	409	42	1	410
8	(I)	368		4	372
9	(I)			3	3
10	(I)			5	5
11	(I)			32	32
14	(I)			2	2
24	(I)			3	3
25	(I)			4	4
48	(I)			8	8
49	(I)		59		59
50	(I)	468			468
52	(I)	203			203
53	(I)			21	21
<hr/>					
Totals					
<u>District 1</u>		1,623	231	83	1,937
<hr/>					
Election					
<u>District 2</u>					
41	(I)			5	5
42	(I)			9	9
43.02	(I)				
44	(I)			1	1
45	(I)				261
48	(I)			7	7
54	(I)		99	30	129
<hr/>					
Totals					
<u>District 2</u>		261	99	52	412
<hr/>					

1	2	3	4	5
Census tract	Existing Conventional public housing	Existing 235(i) subsidized housing	Existing Section 8 Subsidized housing	Total existing
Election District 3				
36 (I)		100	4	104
37 (I)	400			400
38.01	49		2	51
38.02		500	31	531
39 (I)	656	240	6	902
40			6	6
41 (I)			5	5
59		204		204
Totals District 3				
	1,105	1,044	54	2,203
-				
Election District 4				
13 (I)			28	28
15.01				
15.02	44	100	3	147
16.01			7	7
53 (I)			31	31
56		133		133
Totals District 4				
	44	233	69	346

1		2	3	4	5
Census tract		Existing Conventional public housing	Existing 235(i) subsidized housing	Existing Section 8 Subsidized housing	Total existing
Election District 5					
11	(I)		55	8	63
17			40	13	53
18				11	11
19.01		32		8	40
19.02				7	7
23	(I)	4		10	14
Totals					
<u>District 5</u>		36	95	57	188
-					
Election District 6					
3		273			273
4		318			318
27				8	8
28				8	8
32				8	8
34				11	11
Totals					
<u>District 6</u>		591		35	626

1	2	3	4	5
Census tract	Existing Conventional public housing	Existing 235(i) subsidized housing	Existing Section 8 Subsidized housing	Total existing
Election				
<u>District 7</u>				
29.01		5	14	19
30.01		25	5	30
30.02		15	6	21
31.01	48	10		58
31.02	164 (E)			164
58.02		100		100
<hr/>				
Totals				
<u>District 7</u>	212	155	25	392
<hr/>				
-				
<hr/>				
Election				
<u>Outside City</u>				
58.01		105	5	110
61		80	10	90
<hr/>				
Totals				
<u>Outside City</u>	0	185	15	200
<hr/>				
Grand Totals	3,872	2,347	390	6,549

I – Census tracts in impacted areas (high concentration of minority and /or low income population).

E – Housing for the elderly.